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A Summary of Your Brokerage Account Relationships with Helmsman Financial Group, LLC. -Updated 05/15/2020

Item 1: Introduction

Helmsman Financial Group, (HFG) is a Registered Investment Adviser registered with the Securities and Exchange Commission. An investment adviser is compensated based on the investment advice they supply to the investor and is different than compensation by a brokerage firm which is based on transactions performed by the brokerage firm. It is important that you be aware of the difference.

Free and simple tools are available for you to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers as well as investing.

Item 2: Relationships and Services

Conversation Starters

“What investment services and advice can you provide me?”
 HFG offers investment advisory services to retail clients. These services consist of Portfolio Investment Management on both a discretionary and non-discretionary basis, Retirement Planning and Portfolio Analysis and Development. We can assist you in the management of taxable accounts, IRA’s (both traditional and Roth) as well as custodian accounts for your children or grandchildren. In the management of your investment account, we will utilize the following products –

- Stock and bond mutual funds
- Stock and bond ETF’s (Electronic Traded Funds)
- Individual stocks
- Individual bonds or certificate of deposits

Our Portfolio Investment Management services include monitoring of your accounts. This monitoring is done both on an investment product basis as well as an asset allocation basis. Securities are monitored on a daily basis with asset allocation reviewed, at a minimum, on a monthly basis. Monitoring is not included in our Retirement Planning and Portfolio Analysis and Development services.

Currently, we offer three Portfolio Investment Management programs; two whereby we have discretionary authority and one on a non-discretionary basis where you, the client, makes the final investment decision. You select the program of your choice by signing a specific management agreement. See our **ADV Part 2 Item 4 – Advisory Business** for details on the three programs.

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3: Fees, Costs, Conflicts and Standard of Conduct

“What fees will I pay?”
 Fees on our Portfolio Investment Management services are based on a percentage of assets managed under the specific program. Fees on our Retirement Planning and Portfolio Analysis and Development services are done on a fixed contract amount dependent on the work and are reviewed with you before any work is begun.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

<p>The fees you will pay for our Portfolio Investment Management services will depend on the program you are in and will be assessed ¼ of the annual fee quarterly. Each program has a minimum annual fee which should be considered prior to entering any agreement. See ADV Part 2 Item 5 – Fees and Compensation for details on how the fees are assessed. These fees you will pay whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>In addition to fees charged by HFG, the custodian holding your assets may assess transaction fees on some or all of the trades made in your account. Mutual funds will also incur expenses which will reduce the return you will realize.</p>	
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<p>“What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?”</p> <p>When HFG acts as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means –</p> <ul style="list-style-type: none"> · HFG is affiliated with three CPA firms. These firms are Sprute and Davis CPA’s LLP, Whitsell and Co. PS and Rieke & Company, PS, Inc. The owners of these firms are also owners of HFG and will share in the profits of HFG. See ADV Part 2 - Item 10 Other Financial Industry Activities and Affiliations for details. · As a fee-only investment adviser, the more funds there are in your account to manage the larger the fees we will receive which may therefore create an incentive to encourage you to increase the assets in your accounts. 	<p>How might your conflicts of interest affect me, and how will you address them?</p>
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<p>“How do your financial professionals make money?”</p> <p>All financial professionals at HFG are paid on a salary basis, reviewed annually with no commissions or compensation tied to activities.</p>	
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<p>Item 4: Disciplinary History</p>	
<p>“Do you or your financial professionals have legal or disciplinary history?”</p> <p>No. You may want to visit Investor.gov/CRS for a free and simple search tool to research the firm and the financial professionals.</p>	<p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>

<p>Additional Information</p>	
<p>For additional information on HFG, please visit us on our website www.helmsmanfinancial.com or call us at 425-485-0381 to ask additional questions or request a copy of this relationship summary or our ADV Part 2 disclosing additional information about us.</p>	<p>Who is my contact person? Is he or she a representative of an investment adviser or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?</p>